

Certificate Number: 05781-OHN-DE-035089996

Bankruptcy Case Number: 20-51751



05781-OHN-DE-035089996

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 15, 2020, at 11:59 o'clock PM PST, Lowery Lockard completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Ohio.

Date: November 15, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President